



Docket No.: 37355-181

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : MOREAU, JR., ABNER E, et al. Confirmation No.: 9173

Appl. No. : 10/616434

Filed : July 09, 2003

Title : SYSTEMS AND METHODS
FOR AUTOMATICALLY
ESTABLISHING MERCHANT
ACCOUNTS FOR
TRANSACTION CARD
USAGE

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Patrick D. Richards

Patrick D. Richards, Reg. No. 48,905

Grp./A.U. : 2876

Examiner : Thien Minh Le

Customer No. : 1923

REPLY UNDER 37 C.F.R. § 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The following Remarks are submitted in response to the Office Action dated April 26, 2005. Applicants believe the remarks provided herein place the claims in condition for allowance.

Remarks begin on page 2 of this paper.